

Form 185 – ntc13plnafter

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 20–20432–ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kim Waddy  
aka Kim Cherry  
310 Front Street  
Delran, NJ 08075

Social Security No.:  
xxx–xx–4016

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on February 25, 2021.

On 11/15/2022 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Andrew B. Altenburg Jr. on:

Date: December 28, 2022  
Time: 09:00 AM  
Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,  
Camden, NJ 08101–2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: November 16, 2022  
JAN: lgr

Jeanne Naughton  
Clerk

In re:  
Kim Waddy  
Debtor

Case No. 20-20432-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Nov 16, 2022

Form ID: 185

Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2022:**

Recip ID	Recipient Name and Address
db	+ Kim Waddy, 310 Front Street, Delran, NJ 08075-1132
cr	+ Nissan Motor Acceptance Corporation, POB 340514, Tampa, FL 33694-0514
518953180	#+ Admirals Bank, 200 Clarendon St Fl 22, Boston, MA 02116-5051
518953187	+ Health First Financial, LLC, PO Box 7887, Springfield, OR 97475-0034
518953188	+ HealthFirst Financial, LLC, PO Box 7887, Springfield, OR 97475-0034
518953189	+ Jefferson University Physician, Central Business Office, PO Box 40089, Philadelphia, PA 19106-0089
519019595	+ Larchmont Imaging, Attn Apex Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407
518953190	+ Larchmont Medical Imaging, 1295 Route 38 West, Hainesport, NJ 08036-2702
518953191	+ Lourdes Cadiology Services, PC, PO Box 824699, Philadelphia, PA 19182-4699
518953192	+ Lourdes Health System, PO Box 822112, Philadelphia, PA 19182-2112
518953193	+ Midland Mortgage, PO Box 268806, Oklahoma City, OK 73126-8806
518953203	+ NJ Housing and Mortgage Finance Agency, HHF Closing Dept., 637 South Clinton Ave., Trenton, NJ 08611-1811
518953205	+ NJHMFA, PO Box 18550, Trenton, NJ 08650-2085
518961155	+ Navient Solutions, LLC on behalf of, Educational Credit Management, Corporation, PO BOX 16408, St. Paul, MN 55116-0408
518953207	+ Palmyra Ambulance Assoc., PO Box 213, Palmyra, NJ 08065-0213
518953210	+ Shapiro & DeNardo, LLC, 14000 Commerce Parkway, Ste B, Mount Laurel, NJ 08054-2242
518953211	+ State of New Jersey, Office of the Attorney General, RJ Hughes Justice Complex, 25 Market St, Box 080, Trenton, NJ 08611-2148
518953214	+ United States Attorney General, 25 Market Street 8th Floor, West Wing, Trenton, NJ 08611-2148
518953217	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank Ia N, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606

TOTAL: 19

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 16 2022 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 16 2022 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	Email/PDF: ais.midfirst.ebn@aisinfo.com	Nov 16 2022 20:38:49	MIDFIRST BANK, PO Box 26648, Oklahoma City, OK 73126-0648
518953181	+ Email/PDF: bncnotices@becket-lee.com	Nov 16 2022 20:39:02	Amex/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540
518953182	+ Email/Text: creditcardbkcorrespondence@bofa.com	Nov 16 2022 20:40:00	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
518962849	+ Email/Text: mortgagebkcorrespondence@bofa.com	Nov 16 2022 20:40:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518953183	+ Email/Text: bankruptcy_notifications@ccsusa.com		

District/off: 0312-1

User: admin

Page 2 of 3

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		Nov 16 2022 20:41:00	Credit Collections Services, Attention: Bankruptcy, 725 Canton Street, Norwood, MA 02062-2679
518953184	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 16 2022 20:49:14	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
519108661	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 16 2022 20:40:00	Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
518953185	Email/Text: jill@ffcc.com	Nov 16 2022 20:40:00	First Federal Credit Control, Attn: Bankruptcy, 24700 Chagrin Blvd, Ste 205, Cleveland, OH 44122
519001923	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Nov 16 2022 20:38:17	MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051
518953194	+ Email/PDF: pa_dc_claims@navient.com	Nov 16 2022 20:38:36	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
518953202	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Nov 16 2022 20:40:00	Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
518953208	Email/Text: bankruptcies@patientfirst.com	Nov 16 2022 20:40:00	Patient First, PO Box 758941, Baltimore, MD 21275
518953209	+ Email/Text: bankruptcy@rubinrothman.com	Nov 16 2022 20:40:00	Rubin & Rothman, LLC, 1787 Veterans Memorial Hwy, Islandia, NY 11749-1500
518953212	+ Email/PDF: gecsedl@recoverycorp.com	Nov 16 2022 20:39:01	Syncb/care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518965131	Email/PDF: OGCRRegionIIBankruptcy@hud.gov	Nov 16 2022 20:38:35	US Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
518953215	+ Email/PDF: OGCRRegionIIBankruptcy@hud.gov	Nov 16 2022 20:38:35	US Dept of Housing & Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
518953213	^ MEBN	Nov 16 2022 20:38:04	United States Attorney General, 950 Pennsylvania Avenue NW, Washington, DC 20530-0001
518965097	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 16 2022 20:38:50	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518953186	*P++	FIRST FEDERAL CREDIT CONTROL INC, 24700 CHAGRIN BLVD, SUITE 205, BEACHWOOD OH 44122-5662, address filed with court., First Federal Credit Control, Attn: Bankruptcy, 24700 Chagrin Blvd, Ste 205, Cleveland, OH 44122
518953204	*+	NJ Housing and Mortgage Finance Agency, HHF Closing Dept., 637 South Clinton Ave., Trenton, NJ 08611-1811
518953206	*+	NJHMFA, PO Box 18550, Trenton, NJ 08650-2085
518953195	*+	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
518953196	*+	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
518953197	*+	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
518953198	*+	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
518953199	*+	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
518953200	*+	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
518953201	*+	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
518953216	*+	US Dept of Housing & Urban Development, 451 7th Street S.W., Washington, DC 20410-0002

TOTAL: 0 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

District/off: 0312-1

User: admin

Page 3 of 3

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**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 18, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2022 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Brian C. Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Loss Mitigation MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Nissan Motor Acceptance Corporation bk@stewartlegalgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmil@standingtrustee.com summarymail@standingtrustee.com
Lee Martin Perlman	on behalf of Debtor Kim Waddy ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7